

Information to identify the case:

Debtor 1	<u>India N. Cooper</u>	Social Security number or ITIN	xxx-xx-4641
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	19-21581-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

India N. Cooper

9/13/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
India N. Cooper
DebtorCase No. 19-21581-JNP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 17

Date Rcvd: Sep 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2019.

db +India N. Cooper, 134 W. Ridgewood Avenue, Unit A, Pleasantville, NJ 08232-3638
 cr +Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927

518293801 +Atlantic Oral & Maxillofacial Associates, 1124 Shore Road, Northfield, NJ 08225-2540
 518293802 +Chelsea Village, 3300 Fairmont Avenue, at Providence Court, Atlantic City, NJ 08401-3604
 518293803 +Diversified Consultants, Inc., Attn: Bankruptcy, PO Box 679543, Dallas, TX 75267-9543
 518293804 +Eagle Trace, PO Box 1227, Harrisonburg, VA 22803-1227
 518295243 +Northridge Apartments, 134 W. RIDGEWOOD UNIT A, PLEASANTVILLE, NJ 08232-3638
 518293806 +Northridge Apartments, 134 W. Ridgewood Avenue, Unit A, Pleasantville, NJ 08232-3638
 518293807 +RAS Citron Law Offices, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
 518293808 #+Seterus, Inc., Attn: Bankruptcy, PO Box 1077, Hartford, CT 06143-1077
 518293809 +Transworld Systems Inc., 802 E. Martintown Road, Suite 201, North Augusta, SC 29841-5352

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QBTHOMAS.COM Sep 14 2019 04:08:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 14 2019 00:37:11 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 14 2019 00:37:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

518293805 +E-mail/Text: mstover@gercls.com Sep 14 2019 00:38:03 Great Eastern Resorts Corporation,
 Loan Servicing and Collections Dept., PO Box 6006, Charlottesville, VA 22906-6006

518293810 +EDI: WFFC.COM Sep 14 2019 04:08:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
 PO Box 19657, Irvine, CA 92623-9657

518293811 E-mail/Text: bankruptcynotice@westlakefinancial.com Sep 14 2019 00:37:09
 West Lake Financial Services, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2019 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
 bthomas@ecf.axosfs.com
 Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.axosfs.com
 Harold N. Kaplan on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 hkapan@rasnj.com, informationathnk@aol.com
 Shauna M Deluca on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 sdeluca@rasflaw.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
 Victor M Saul on behalf of Debtor India N. Cooper vsaul@comcast.net,
 G4231@notify.cincompass.com

TOTAL: 6